

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:43:37
RC LUNA 11/01/18 TYPE CONV. PMI M:M
16022 KUBE CT JERSEY VILLAGE TX 77040
02/16/22 ----- * PROCESS NOTES * -----
02/16/22 14:06:05 NBX CBR-GENERAL DISPUTE-INVALID
EQUIFAX DISPUTE. REVIEWED PAYMENT HISTORY, ACT OPE
NED 1-13-17 BOARDED 1-20-17. ACCT STATUS ACTIVE WI
TH 180+ DAYS PAST DUE DATE PAYMENT RATING. UPDATED
DATE OF LAST PAYMENT, CURRENT BALANCE, AMOUNT PAS
T DUE, ACTUAL PAYMENT AMOUNT & MONTHLY PAYMENTS TO
MATCH HISTORY. ALL OTHER REPORTING IS ACCURATE. 6
0-DAY NEG SUPPLY ADDED.
02/16/22 14:03:09 NBX ACDV-103 CLAIMS IDENTITY FRAUD/ACCT FRAUD OPENED
RESPONSE TO BORROWER DISPUTE ON EQUIFAX
02/14/22 19:12:55 NBX CBR-GENERAL DISPUTE-INVALID
EXPERIAN DISPUTE. REVIEWED PAYMENT HISTORY, ACT OP
ENED 1-13-17 BOARDED 1-20-17. ACCT STATUS ACTIVE W
ITH 180+ DAYS PAST DUE DATE PAYMENT RATING. UPDATE
D DATE OF LAST PAYMENT, CURRENT BALANCE, AMOUNT PA
ST DUE, ACTUAL PAYMENT AMOUNT & MONTHLY PAYMENTS T
O MATCH HISTORY. ALL OTHER REPORTING IS ACCURATE.
60-DAY NEG SUPPLY ADDED.

EXHIBIT D

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:43:43
RC LUNA 11/01/18 TYPE CONV. PMI M:M
16022 KUBE CT JERSEY VILLAGE TX 77040
16022 KUBE CT JERSEY VILLAGE TX 77040
02/14/22 -----* PROCESS NOTES *-----
02/14/22 12:54:09 NBX ACDV-103 CLAIMS IDENTITY FRAUD/ACCT FRAUD OPENED
RESPONSE TO BORROWER DISPUTE ON EXPERIAN
02/09/22 15:02:07 JKM LMA VAL LTR COMPLETED
02/04/22 15:55:13 MHR LMA FLEX NO-DOC FILE
11/23/21 11:29:21 MGE LEFT MESSAGE TO CALL
CLOSED DCOUT2
11/23/21 11:29:14 MGE WORKOUT DOCUMENTATION FOLLOW UP
11/23/21 11:29:11 MGE SPOC OUTBOUND CALL
11/03/21 16:55:14 MGE LEFT MESSAGE TO CALL
CLSD OUT DOCOUT OPEN DCOUT2
11/03/21 16:54:40 MGE WORKOUT DOCUMENTATION FOLLOW UP
11/03/21 16:54:37 MGE SPOC OUTBOUND CALL
10/19/21 11:12:31 APE ***FLEX NO DOC LOAN MOD TRIAL OFFER APPROVED***
NEED A RESPONSE FROM BRW TO ACTIVATE TRIAL OFFER
VERBAL ACCEPTANCE REQUIRED OR 1ST PAYMENT ASAP
* TRIAL PERIOD 12/21-02/22 TRIAL PMT \$2753.89 *
10/18/21 23:20:41 APE EFFECTIVE: 12-01-21 MODIFY CODE: FNTRL
FNMA TRIAL MODIFICATION

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:43:48
 RC LUNA 11/01/18 TYPE CONV. PMI M:M
 16022 KUBE CT JERSEY VILLAGE TX 77040
 10/18/21 -----* PROCESS NOTES *-----
 10/18/21 12:40:52 APE ESCROW CALCULATOR DONE FOR LM - DOCS SCANNED TO AX
 - 45 DAY ANALYSIS STOP "F" ADDED TO LOAN
 10/12/21 14:16:22 MSY LMA VAL LTR COMPLETED
 10/09/21 10:29:42 MHR LMA FLEX NO-DOC FILE
 09/28/20 15:23:18 MDU LMA SPC REVIEW
 LOSS MIT HOLDS REPORT
 06/11/20 09:48:00 SMU NON CASH THE FOLLOWING:
 O&E REPORT: \$ 125.00
 PROPERTY REPORT: \$ 125.00
 FNMA TECH FEES: \$ 30.00
 TOTAL: \$ 280.00
 06/03/20 10:54:26 ABO PER WUSP REPORT 06/02/20 ACH DATE 05/28/20 IAO
 \$6,124.74 WAS RETURNED INSUFFICIENT FUNDS.
 05/28/20 13:50:36 DOD SPOC INBOUND CALL
 FULLY VERIFIED AND TRANSFERRED CALL TO SHARON,
 AT EXTENSION 5801, INITIALS, SHE. RE: PBP
 05/28/20 13:49:31 DOD RIGHT PARTY CONTACT - TALKED TO BORROWER 1
 05/28/20 13:49:28 DOD RCV'D VERBAL CONSENT TO EMAIL L/M COMMUNICATION

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:43:50
 RC LUNA 11/01/18 TYPE CONV. PMI M:M
 16022 KUBE CT JERSEY VILLAGE TX 77040
 05/28/20 -----* PROCESS NOTES *-----
 05/28/20 13:49:24 DOD RCV'D CONSENT TO CALL CELLPHONE # USING AUTO DIALER
 05/18/20 13:45:44 VSO TTB1 INQ ABT MAKING BEHIND PYMNT. REQ TO XFR TO LM
 DEPT TO MAKE PYMNT
 05/08/20 18:49:41 RHS TT B1 INQ ON MOD XFERED TO LOSS MIT DEPT
 05/08/20 18:43:50 JHH TT NO ONE
 NO RESPONSE: CALL GOT DISCONNECTED
 04/14/20 09:29:24 AEI LOAN ANALYZED PER OPEN ITEM REPORT
 03/31/20 20:28:28 GWS CALLED TO MAKE A PAYMENT, TRANSFERRED CALLER TO BARBARA WOODHOUSE TO MAKE PAYMENT
 02/28/20 13:34:43 KWA TT B1 INQ ON MOD XFERED TO LOSS MIT DEPT
 ACCOUNT FULLY VERIFIED
 01/31/20 18:50:28 KTN TT B1 INQ ON MOD XFERED TO LOSS MIT DEPT. FULLY VERIFIED.
 12/27/19 17:47:39 SFH TT B1 INQ ON MOD XFERED TO LOSS MIT DEPT
 FULLY VERIFIED
 11/21/19 14:04:00 MGY LMA SPCLST QC REVIEW
 PLACED FILE BACK IN DRAWER.
 11/19/19 08:27:40 MHL ONE PAYMENT POSTED FROM SUSPENSE

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:43:52
RC LUNA 11/01/18 TYPE CONV. PMI M:M
16022 KUBE CT JERSEY VILLAGE TX 77040

11/18/19 ----- * PROCESS NOTES * -----
11/18/19 15:46:01 LBN TT B1 INQ ON MOD XFERED TO LOSS MIT DEPT
11/04/19 17:40:42 LTA TT B1 INQ ON MOD XFERED TO LOSS MIT DEPT B1 IS
FULLY VERIFIED WANTS TO MAKE PAYMENT
10/11/19 14:26:05 405 PER WUSP 10/10/2019 ACH DATE 10/07/2019 FOR \$3062.
37 WAS RETURNED DUE TO INSUFFICIENT FUNDS
10/07/19 16:09:40 LSK TT B1 INQ ON MOD XFERED TO LOSS MIT DEPT
FULLY VERIFIED
09/17/19 21:24:18 JRA EFFECTIVE: 11-01-19 MODIFY CODE: FNTRL
FNMA TRIAL MODIFICATION
09/17/19 10:17:40 MGY LMA SPCLST QC REVIEW
PLACED FILE BACK IN DRAWER.
09/17/19 08:42:45 BLK LMA REVIEW
09/16/19 14:45:55 NLZ AUDIT FILE SCANNED IN A/X, SENT TO STORAGE BOX #
2400007232
09/11/19 09:27:26 CRP LMA VAL LTR COMPLETED
09/06/19 13:31:53 MDU LMA LTR AUD REVIEW
09/06/19 10:19:27 BDA ESCROW CALCULATOR DONE FOR LM - DOCS SCANNED TO AX
- 45 DAY ANALYSIS STOP "F" ADDED TO LOAN

SERN [REDACTED]

RC LUNA

16022 KUBE CT JERSEY VILLAGE TX 77040

SER PROCESS NOTES 333/001 07/18/22 13:43:54
11/01/18 TYPE CONV. PMI M:M

09/04/19 ----- * PROCESS NOTES * -----

09/04/19 16:46:50 SJS FROM MEM1:

PER SCRA NOT ACTIVE

08/15/19 15:30:02 KCM FROM MEM1:

RACHEL@THEHEIGHTS.COM - BRW

08/13/19 09:07:23 BZI NEW PACKAGE RECIEVED, NEWGSE OPENED PASSED FILE TO
MHO08/13/19 09:06:10 BZI L/M INBOUND MAIL - RCVD VIA EMAIL PROXY
REC'D 08/12/201908/08/19 15:35:40 SHE RIGHT PARTY CONTACT - TALKED TO BORROWER 1
MRS STTS TITLE ISSUES RESOLVED SNDNG PRF
AND UPDTED APPLCTN DUE TO TITLE ISSUE SHE HAS MISS
ED OUT ON A NO DOC AND FULL DOC

08/08/19 15:33:52 SHE SPOC INBOUND CALL

07/24/19 10:41:18 MGS FC SET-UP AUDIT COMPLETED

07/10/19 13:36:04 MDU LMA VAL LTR COMPLETED

07/08/19 11:07:03 MHR LMA FLEX NO-DOC FILE

07/03/19 11:59:28 TTD *****TC REVIEW***** RECVD COPY OF LIEN RELEASES POST
MODIFICATION DENIAL. UPLOADED TO APX.

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:43:56
RC LUNA 11/01/18 TYPE CONV. PMI M:M
16022 KUBE CT JERSEY VILLAGE TX 77040

07/03/19 -----* PROCESS NOTES *-----
07/03/19 11:30:42 JLG EMAILED LUNA MITPKG AND UPLOADED DOCS FOR TITLE
SENT AFTER LOAN DENIED. ADVISED RAQUEL
TO RE-APPLY FULL DOC TITLE UPDATES IN APX.*
07/03/19 10:08:10 JLG SENT DOCS RECEIVED AFTER DENIED TO APX.
SENT MITPKG TO BORROWER.

07/02/19 16:25:33 DGI RIGHT PARTY CONTACT - TALKED TO BORROWER 1
SHE NEEDS TO GET ALL THESE ITEMS COMPLETED OR PROOF THAT IT'S NOT HERS- *****TC REVIEW***** FORWARD FOLLOW UP EMAIL TO JLG S SPECIALIST:DO YOU HAPPEN TO HAVE AN ETA ON RESOLUTI ON FOR THE BELOW DEFECTS, APPEARING ON TITLE? LIENS/JUDGMENTS: CHILD SUPPORT 7,151.25/7/30/15; F IDELITY NATIONAL TITLE INSURANCE COMP 15,739.91/10 /26/16; RCL INVESTMENTS 39,686.62/7/28/17; FEDERAL TAX LIEN 29, 374.12/10/23/18.

07/02/19 16:24:55 DGI RIGHT PARTY CONTACT - TALKED TO BORROWER 1

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:43:58
RC LUNA 11/01/18 TYPE CONV. PMI M:M
16022 KUBE CT JERSEY VILLAGE TX 77040

07/02/19 -----* PROCESS NOTES *-----
07/02/19 16:24:55 DGI RIGHT PARTY CONTACT - TALKED TO BORROWER 1
B1 CI PER JLG FULL DOC NEED TO COMPLETE AND SEND IN IF TITLE LEIN REQUEST NOT SENT IN. DENIAL HAS BEEN SENT DUE TO NO RESPONSE TO JLG EMAILS FOR PROOF. NEEDS TO GET ALL THE ITEMS COMPLETED OR PROOF THAT IT'S NO HER.
WANTED TO MAKE A PMT, TXRD TO COLL.

07/02/19 16:21:22 DGI SPOC INBOUND CALL
07/01/19 14:50:56 JLG *REMOVED FROM LOSS MIT-SLM MOD OFFER ADDL DOCS REQUIRED TO COMPLETE MOD DOCS NEVER RECEIVEDFOR TITLE ISSUES WKSTATION CLOSED SENT QL673 LETTER DENIED.* EMAILED BORROWER AGAIN FOR STATUS OF ITEMS REQUIRED TO MOVE LOAN FORWARD OR CANCEL GO FULL DOC IF ITEMS GONNA NOT BE RESOLVED TIMELY CC TTD

06/27/19 11:14:54 NLZ AUDIT FILE SCANNED IN A/X, SENT TO STORAGE BOX # 2400007076

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:43:59
 RC LUNA 11/01/18 TYPE CONV. PMI M:M
 16022 KUBE CT JERSEY VILLAGE TX 77040

05/22/19 -----* PROCESS NOTES *-----

05/22/19 13:15:52 SLO NO ANSWER / BUSY LINE
 05/22/19 13:15:49 SLO LOSS MITIGATION PACKAGE FOLLOW UP
 05/22/19 13:15:47 SLO SPOC OUTBOUND CALL - AVAYA
 05/08/19 11:08:05 SLO RIGHT PARTY CONTACT - TALKED TO BORROWER 1
 05/08/19 11:07:50 SLO LOSS MITIGATION PACKAGE FOLLOW UP
 05/08/19 11:07:47 SLO SPOC OUTBOUND CALL - AVAYA
 04/30/19 15:46:43 JLG ESCROW CALCULATOR DONE FOR LM - DOCS SCANNED TO AX
 - 45 DAY ANALYSIS STOP "F" ADDED TO LOAN
 04/26/19 12:54:07 NLZ AUDIT FILE SCANNED IN A/X, SENT TO STORAGE BOX #
 2400006864
 04/23/19 08:49:16 BLK LMA REVIEW
 04/22/19 16:50:45 MGY LMA SPCLST QC REVIEW
 PLACED FILE BACK IN DRAWER.
 04/15/19 09:38:49 TKN LMA SPC REVIEW
 VALOUT REPORT
 CLOSED TASK, AVM RECEIVED
 04/04/19 15:16:02 FWY LMA VAL LTR COMPLETED
 04/04/19 14:49:03 BLK LMA LTR AUD REVIEW

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:44:01
 RC LUNA 11/01/18 TYPE CONV. PMI M:M
 16022 KUBE CT JERSEY VILLAGE TX 77040

04/02/19 -----* PROCESS NOTES *-----

04/02/19 15:04:58 SNK ESCROW CALCULATOR DONE FOR LM - DOCS SCANNED TO AX
 - 45 DAY ANALYSIS STOP "F" ADDED TO LOAN
 04/01/19 10:56:43 PRZ LMA INQUIRY PROXY REQUEST
 FWD TO MHO
 03/15/19 21:22:01 JLG EFFECTIVE: 04-01-19 MODIFY CODE: FNTRL
 FNMA TRIAL MODIFICATION
 03/15/19 17:20:50 JLG **FLEX NO DOC LOAN MOD TRIAL OFFER APPROVED***
 NEED A RESPONSE FROM BRW TO ACTIVATE TRIAL OFFER
 VERBAL ACCEPTANCE REQUIRED OR 1ST PAYMENT ASAP
 ** LOSS MIT FLEX LOAN MOD OFFER APPROVED **
 *TRIAL PERIOD 04/19-06/19 TRIAL PAYMENT \$3056.96
 03/15/19 14:10:46 JLG ESCROW CALCULATOR DONE FOR LM - DOCS SCANNED TO AX
 - 45 DAY ANALYSIS STOP "F" ADDED TO LOAN
 03/12/19 11:37:17 KSN LMA VAL LTR COMPLETED
 03/11/19 12:07:15 MHO RECD:SUPPORTING DOCUMENTATION ACCORDING TO BWR

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:44:02
RC LUNA 11/01/18 TYPE CONV. PMI M:M
16022 KUBE CT JERSEY VILLAGE TX 77040
03/11/19 ----- * PROCESS NOTES * -----
03/11/19 12:07:15 MHO RECV'D: SUPPORTING DOCUMENTATION ACCORDING TO BWR
TO RESOLVE ANY MATTERS RELATING TO TITLE, BWR NAME
IS RACHEL CORINA LUNA, MOTHER NAME IS RACHEL LUNA
KING, LTR STATING NO LONGER GARNISHING WAGES FOR
RACHEL CORINA LUNA, COPY OF A DEED, AND ABSTRACT
OF JUDGMENT
03/08/19 14:47:52 MHR LMA FLEX NO-DOC FILE
03/08/19 11:14:14 CCZ SENT FNMA PKG VIA EM TO B1
03/08/19 11:10:45 CCZ RIGHT PARTY CONTACT - TALKED TO BORROWER 1
STATED SHE SENT IN ALL ITEMS REGARDING THE LIENS
3/4/19 AND THE LAST ITEM 3/7/19. STATED WILL HAVE
TO RE-APPLY. SHE WILL COMPLETE. REQST LOSS MIT PKG
BE SENT AS SYSTEM NOT ALLOWING APPS TO BE ACCESS
TO EMAILED.
03/08/19 10:31:04 CCZ SPOC INBOUND CALL
REVIEWED FILE. CHECKED AX FOR RELEASE. AX NOT RESP
RESPONDING. CALL DROPPED. SENT EM TO SPC
03/08/19 10:28:40 PMZ RIGHT PARTY CONTACT - TALKED TO BORROWER 1

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:44:04
RC LUNA 11/01/18 TYPE CONV. PMI M:M
16022 KUBE CT JERSEY VILLAGE TX 77040
03/08/19 -----* PROCESS NOTES *-----
03/08/19 10:28:40 PMZ RIGHT PARTY CONTACT - TALKED TO BORROWER 1
CALLD IN STTDNG SEND DOCS BEING REQ ADV WILL BE IN
REVIEW FROM DISASTER TEAM
03/08/19 10:03:06 PMZ SPOC INBOUND CALL
WARM TRANSFER FROM
03/06/19 12:07:14 KAM NEW PACKAGE RECIEVED, NEWGSE OPENED PASSED FILE TO
MHO
03/06/19 12:07:07 KAM L/M INBOUND MAIL - RCVD VIA EMAIL PROXY
RCV'D 3.5.19
03/05/19 19:49:31 PWD RIGHT PARTY CONTACT - TALKED TO BORROWER 1

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:44:06
 RC LUNA 11/01/18 TYPE CONV. PMI M:M
 16022 KUBE CT JERSEY VILLAGE TX 77040
 03/05/19 -----* PROCESS NOTES *-----
 03/05/19 19:49:31 PWD RIGHT PARTY CONTACT - TALKED TO BORROWER 1
 XFERRED FROM C/S. BR STATED SHE HAD THINGS IN HER NAME WHICH CAUSED HER L/M APPLICATION TO BE DENIED.
 STATED HER AND HER MOTHER SHARE THE SAME EXACT LAST NAME. ADVISED BR THAT IF THIS IS SO, SHE WOULD HAVE TO SEND PROOF VIA PRIOR NOTES THAT ARE IN LMTN.
 ADVISED BR THAT SHOULD HAVE TO SEND DOCS SHOWING THAT JUDGMENTS ARE NOT HERS OR THAT THEY HAVE BEEN SETTLED. BR STATED SHE WILL EMAIL INFO TO US TONIGHT.
 03/05/19 19:18:50 PWD SPOC INEOUND CALL
 12/21/18 13:53:48 NKD PAID INVOICE VIA NIV ITAO \$125.00 TO 1ST AMERICAN TITLE INSUR FOR 670-PROPERTY REPORT WD11744674A
 12/05/18 12:49:35 NLZ AUDIT FILE SCANNED IN A/X, SENT TO STORAGE BOX # 2400006579
 11/28/18 15:13:05 405 PER WUSP 11/27/2018 ACH DATE 11/21/2018 FOR \$2714.
 55 WAS RETURNED DUE TO INSUFFICIENT FUNDS
 10/23/18 09:24:43 CDS LOAN ANALYZED PER OPEN ITEM REPORT

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:44:09
 RC LUNA 11/01/18 TYPE CONV. PMI M:M
 16022 KUBE CT JERSEY VILLAGE TX 77040
 08/20/18 -----* PROCESS NOTES *-----
 08/20/18 12:24:48 LCE ESCROW CALCULATOR DONE FOR LM - DOCS SCANNED TO AX - 45 DAY ANALYSIS STOP "F" ADDED TO LOAN
 08/02/18 09:32:43 NRL ONE PAYMENT POSTED FROM SUSPENSE
 05/11/18 12:17:04 QRL LMA VAL LTR COMPLETED
 05/10/18 21:11:21 KBY EFFECTIVE: 06-01-18 MODIFY CODE: FNTRL
 FNMA TRIAL MODIFICATION
 05/09/18 15:37:21 LNG LMA FLEX NO-DOC FILE
 02/06/18 11:00:08 TJN ESCROW CALCULATOR DONE FOR LM - DOCS SCANNED TO OC E - 45 DAY ANALYSIS STOP "F" ADDED TO LOAN
 10/02/17 14:50:17 YFN TT B1 INQ ON ANA EXPLAINED ESCROW SHORTAGE
 ADVSD TO CHECK W/ COUNTY TO SEE IF HMSTED IS ON TAX BILL, SEND INFO
 09/14/17 09:19:56 MBL LOAN ANALYZED PER OPEN ITEM REPORT
 09/08/17 18:01:24 TBW TT B1 STATES PYMT RTRND BUT MADE 2ND PYMT VIA BILL

SERN [REDACTED] SER PROCESS NOTES 333/001 07/18/22 13:44:10
RC LUNA 11/01/18 TYPE CONV. PMI M:M
16022 KUBE CT JERSEY VILLAGE TX 77040
16022 KUBE CT JERSEY VILLAGE TX 77040
9/08/17 -----* PROCESS NOTES *-----
09/08/17 18:01:24 TBW TT B1 STATES PYMT RTRND BUT MADE 2ND PYMT VIA BILL
PAY ON 8/31/17 & INQ ON IF RCVD. ADV NO, ONLY HAVE
NOTIF OF RTRND PYMT. B1 **B1 STATES EFFECTED BY
HURR HARVEY & DOES NOT NO IF THATS WHY PYMT HAS
NOT BEEN RCVD.** XFRD TO ACCT SPEC/PROVD PH#.
FULLY VERF
09/07/17 11:00:55 677 PER NOC REPORT 09/07/2017 DRFT DATE 08/29/2017 FOR
\$3200.98 WAS RETURNED DUE TO INSUFFICIENT FUNDS
08/31/17 20:12:26 OTD DMI WEB ONE TIME DRAFT PMT INITIATED
08/29/17 12:04:57 OTD DMI WEB ONE TIME DRAFT PMT INITIATED
07/30/17 00:48:54 OTD DMI WEB ONE TIME DRAFT PMT INITIATED
06/16/17 18:41:07 OTD DMI WEB ONE TIME DRAFT PMT INITIATED
05/16/17 17:42:25 OTD DMI WEB ONE TIME DRAFT PMT INITIATED
04/27/17 19:58:54 OTD DMI WEB ONE TIME DRAFT PMT INITIATED
03/06/17 20:12:55 OTD DMI WEB ONE TIME DRAFT PMT INITIATED
01/23/17 15:48:25 KBT AUDPMI RCD AS 02-18 CGE TO 02-17 DUE DATE

*** END OF NOTES ***